



Bank Holding Company Performance Report March 31, 2022—FR BHCPR

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BHC Name [SANDY SPRING BANCORP, INC.](#)

City/State [OLNEY, MD](#)

Bank Holding Company Information

Federal Reserve District: [5](#)

Consolidated Assets (\$000): [12,967,417](#)

Peer Group Number: [1](#) Number in Peer Group: [134](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[SANDY SPRING BANCORP, INC.](#)
[17801 GEORGIA AVENUE](#)
[OLNEY, MD 20832](#)

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Summary Ratios

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019			
Average assets (\$000)	12,576,091			12,801,540			12,819,471			11,770,929			8,366,657			
Net income (\$000)	43,935			75,464			235,107			96,953			116,433			
Number of BHCs in peer group	134			133			130			128			146			
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct										
Earnings and Profitability:																
Percent of Average Assets																
Net interest income (tax equivalent)	3.23	2.55	91	3.27	2.67	87	3.31	2.60	91	3.09	2.77	71	3.17	3.21	39	
+ Non-interest income	0.66	0.97	37	0.89	1.13	45	0.79	1.04	39	0.86	1.21	37	0.85	0.90	51	
- Overhead expense	1.98	2.18	42	2.15	2.28	46	2.03	2.17	41	2.17	2.57	31	2.14	2.59	28	
- Provision for credit losses	0.04	0.04	62	-1.11	-0.12	1	-0.37	-0.09	6	0.73	0.51	82	0.06	0.12	33	
+ Securities gains (losses)	0	0	73	0	0.01	64	0	0.01	55	0	0.02	48	0	0.01	46	
+ Other tax equivalent adjustments	0	0	44	0	0	86	0	0	46	0	0	9	0	0	46	
= Pretax net operating income (tax equivalent)	1.85	1.35	83	3.12	1.78	94	2.43	1.66	92	1.06	1.04	48	1.83	1.53	75	
Net operating income	1.40	1.03	82	2.36	1.36	94	1.83	1.26	90	0.82	0.81	45	1.39	1.19	70	
Net income	1.40	1.02	82	2.36	1.35	94	1.83	1.26	91	0.82	0.82	44	1.39	1.19	70	
Net income (Subchapter S adjusted)					1.74			1.78			1.97			1.18		1.41
Percent of Average Earning Assets																
Interest income (tax equivalent)	3.58	2.96	88	3.79	3.18	86	3.73	3.06	88	3.85	3.55	69	4.52	4.49	51	
Interest expense	0.15	0.20	42	0.32	0.29	64	0.21	0.25	51	0.55	0.52	62	1.07	1.02	54	
Net interest income (tax equivalent)	3.43	2.75	89	3.47	2.88	83	3.52	2.80	89	3.30	3.01	67	3.44	3.45	45	
Losses, Allowance, and Past Due + Nonaccrual																
Net loan and lease losses / Average loans and leases	0.01	0.09	31	0.01	0.16	16	0.11	0.11	58	0.01	0.27	5	0.03	0.11	31	
Earnings coverage of net loan and lease losses (X)	313.61	38.54	90	219.10	25.70	95	24.94	39.72	58	260.02	22.91	95	77.38	22.46	82	
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.09	1.20	43	1.25	1.49	35	1.10	1.23	39	1.59	1.58	58	0.84	0.94	37	
Allowance for loan and lease losses / Total loans and leases	1.09	1.17	44	1.24	1.47	36	1.09	1.20	40	1.58	1.55	60	0.83	0.93	37	
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.44	0.47	50	0.92	0.70	72	0.47	0.49	50	1.09	0.71	83	0.79	0.56	71	
30–89 days past due loans and leases / Total loans and leases	0.23	0.32	40	0.49	0.33	76	0.17	0.32	35	0.56	0.39	76	0.41	0.31	68	
Liquidity and Funding																
Net noncore funding dependence	5.05	-1.97	76	13.16	-0.51	85	5.42	-2.33	77	14.84	3.20	82	14.21	10.70	63	
Net short-term noncore funding dependence	4.04	-6.65	85	11.95	-6.88	91	4.38	-7.71	87	12.15	-4.76	89	7.28	5.88	54	
Net loans and leases / Total assets	77.51	59.31	89	80.80	60.99	95	78.61	58.67	91	80.58	61.58	94	77.68	72.36	70	
Capitalization																
Tier 1 leverage ratio	9.66	9.06	71	9.14	9.15	52	9.26	8.98	64	8.92	9.13	44	9.70	10.39	34	
Holding company equity capital / Total assets	11.48	10.29	69	11.74	10.72	67	12.07	10.71	70	11.49	11.16	56	13.13	11.37	76	
Total equity capital (including minority interest) / Total assets	11.48	10.40	68	11.74	10.85	64	12.07	10.82	67	11.49	11.29	55	13.13	11.43	76	
Common equity tier 1 capital / Total risk-weighted assets	10.77	12.21	29	12.11	12.57	48	11.91	12.42	44	10.58	12.38	25	11.06	12.50	31	
Net loans and leases / Equity capital (X)	6.75	5.82	72	6.88	5.73	74	6.51	5.53	70	7.02	5.58	78	5.92	6.55	35	
Cash dividends / Net income	35.54	33.45	54	20.12	23.13	39	25.67	28.27	46	54.85	42.30	69	36.31	25.65	67	
Cash dividends / Net income (Subchapter S adjusted)					28.47			14.81			3.14			-0.65		93.20
Growth Rates																
Assets	0.73	9.35	17	44.17	16.49	92	-1.62	10.50	6	48.32	16.68	93	4.68	8.66	32	
Equity capital	-1.51	4.03	41	35.42	9.13	94	3.38	7.46	38	29.74	6.99	93	6.09	12.19	20	
Net loans and leases	-3.37	6.29	20	55.15	7.22	95	-4.03	3.36	25	53.87	9.07	96	2.47	8.63	24	
Noncore funding	-38.33	-10.65	15	7.10	-25.09	85	-51.40	-14.79	8	52.61	-12.18	96	-29.40	4.16	10	
Parent Company Ratios																
Short-term debt / Equity capital	0	0.49	40	0	0.52	41	0	0.57	38	0	0.77	38	0	0.01	46	
Long-term debt / Equity capital	24.85	11.08	84	13	11.33	67	11.37	10.95	64	13.36	13.56	65	17.57	3.86	93	
Equity investment in subsidiaries / Equity capital	116.68	103.47	91	107.76	102.85	76	106.63	103.22	73	108.13	102.81	79	109.64	104.21	72	
Cash from ops + noncash items + op expense / Op expense + dividends	-720.68	125.04	1	169.94	98.58	80	290.15	154.48	89	112.21	147.24	38	101.03	152.31	27	

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	99,693	107,965	424,888	395,163	318,158	-7.66	147.35
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	99,664	107,934	424,765	395,031	318,037	-7.66	147.48
Tax-exempt income on loans and leases.....	29	31	123	132	121	-6.45	-12.12
Estimated tax benefit on income on loans and leases.....	0	0	0	0	0		-100.00
Income on loans and leases (tax equivalent).....	99,693	107,965	424,888	395,163	318,158	-7.66	147.16
Investment interest income (tax equivalent).....	6,016	5,950	23,731	26,202	24,004	1.11	-11.22
Interest on balances due from depository institutions.....	113	46	725	446	2,116	145.65	25.56
Interest income on other earning assets.....	215	298	939	1,751	3,579	-27.85	-61.12
Total interest income (tax equivalent)	106,037	114,259	450,283	423,562	347,857	-7.20	122.05
Interest on time deposits of \$250K or more	397	771	2,198	7,326	8,890	-48.51	-7.03
Interest on time deposits < \$250K.....	1,094	2,304	6,807	19,820	24,949	-52.52	-2.32
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	802	1,755	6,017	14,506	27,831	-54.30	-14.77
Interest on other borrowings and trading liabilities.....	54	2,328	2,830	8,558	17,738	-97.68	-98.32
Interest on subordinated debt and mandatory convertible securities	2,238	2,502	7,913	10,191	3,141	-10.55	
Total interest expense.....	4,585	9,660	25,765	60,401	82,549	-52.54	-19.63
Net interest income (tax equivalent).....	101,452	104,599	424,518	363,161	265,308	-3.01	141.27
Non-interest income.....	20,595	28,630	100,959	101,645	71,086	-28.06	62.51
Adjusted operating income (tax equivalent)	122,047	133,229	525,477	464,806	336,394	-8.39	123.03
Overhead expense.....	62,390	68,942	260,822	255,177	178,927	-9.50	107.81
Provision for credit losses.....	1,400	-35,654	-46,792	85,669	4,683		617.95
Securities gains (losses)	8	58	212	467	77	-86.21	300.00
Other tax equivalent adjustments	0	1	0	-1	0	-100.00	
Pretax net operating income (tax equivalent).....	58,265	100,000	311,659	124,426	152,861	-41.73	137.76
Applicable income taxes	14,330	24,536	76,553	27,472	36,428	-41.60	88.60
Tax equivalent adjustments	0	0	-1	1	0		-100.00
Applicable income taxes (tax equivalent).....	14,330	24,536	76,552	27,473	36,428	-41.60	52.54
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	43,935	75,464	235,107	96,953	116,433	-41.78	190.73
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	43,935	75,464	235,107	96,953	116,433	-41.78	190.73
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	43,935	75,464	235,107	96,953	116,433	-41.78	190.73
Investment securities income (tax equivalent).....	6,016	5,950	23,731	26,202	24,004	1.11	-11.22
US Treasury and agency securities (excluding mortgage-backed securities)	505	581	1,775	4,884	8,982	-13.08	-29.57
Mortgage-backed securities	3,791	3,237	14,029	13,419	7,636	17.11	95.31
All other securities	1,720	2,132	7,927	7,899	7,386	-19.33	-58.23
Cash dividends declared.....	15,615	15,182	60,351	53,175	42,272	2.85	148.84
Common	15,615	15,182	60,351	53,175	42,272	2.85	148.84
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Percent of Average Assets															
Interest income (tax equivalent).....	3.37	2.75	89	3.57	2.96	88	3.51	2.85	89	3.60	3.27	72	4.16	4.19	48
Less: Interest expense	0.15	0.19	44	0.30	0.27	64	0.20	0.23	53	0.51	0.48	64	0.99	0.95	57
Equals: Net interest income (tax equivalent)	3.23	2.55	91	3.27	2.67	87	3.31	2.60	91	3.09	2.77	71	3.17	3.21	39
Plus: Non-interest income	0.66	0.97	37	0.89	1.13	45	0.79	1.04	39	0.86	1.21	37	0.85	0.90	51
Equals: adjusted operating income (tax equivalent)	3.88	3.56	76	4.16	3.87	69	4.10	3.70	75	3.95	4.04	48	4.02	4.16	47
Less: Overhead expense.....	1.98	2.18	42	2.15	2.28	46	2.03	2.17	41	2.17	2.57	31	2.14	2.59	28
Less: Provision for credit losses.....	0.04	0.04	62	-1.11	-0.12	1	-0.37	-0.09	6	0.73	0.51	82	0.06	0.12	33
Plus: Realized gains (losses) on held-to-maturity securities	0	0	49	0	0	50	0	0	49	0	0	46	0	0	48
Plus: Realized gains (losses) on available-for-sale securities	0	0	73	0	0.01	64	0	0.01	54	0	0.02	48	0	0.01	47
Plus: other tax equivalent adjustments	0	0	44	0	0	86	0	0	46	0	0	9	0	0	46
Equals: Pretax net operating income (tax equivalent)	1.85	1.35	83	3.12	1.78	94	2.43	1.66	92	1.06	1.04	48	1.83	1.53	75
Less: Applicable income taxes (tax equivalent).....	0.46	0.31	84	0.77	0.40	94	0.60	0.38	89	0.23	0.23	49	0.44	0.35	73
Less: Minority interest.....	0	0	42	0	0	42	0	0	40	0	0	42	0	0	45
Equals: Net operating income	1.40	1.03	82	2.36	1.36	94	1.83	1.26	90	0.82	0.81	45	1.39	1.19	70
Plus: Net extraordinary items.....	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Equals: Net income	1.40	1.02	82	2.36	1.35	94	1.83	1.26	91	0.82	0.82	44	1.39	1.19	70
Memo: Net income (last four quarters)	1.60	1.17	87	1.27	1.07	72	1.83	1.26	91	0.82	0.82	44	1.39	1.19	69
Net income-BHC and noncontrolling (minority) interest	1.40	1.04	82	2.36	1.37	94	1.83	1.27	91	0.82	0.83	44	1.39	1.19	70
Margin Analysis															
Average earning assets / Average assets	94.15	93.16	65	94.21	93.08	64	94.16	93.08	64	93.46	92.32	67	92.05	93.22	36
Average interest-bearing funds / Average assets.....	57.54	60.43	42	59.68	62.97	38	57.71	61.99	33	59.52	64.06	30	63.07	70.66	22
Interest income (tax equivalent) / Average earning assets	3.58	2.96	88	3.79	3.18	86	3.73	3.06	88	3.85	3.55	69	4.52	4.49	51
Interest expense / Average earning assets	0.15	0.20	42	0.32	0.29	64	0.21	0.25	51	0.55	0.52	62	1.07	1.02	54
Net interest income (tax equivalent) / Average earning assets	3.43	2.75	89	3.47	2.88	83	3.52	2.80	89	3.30	3.01	67	3.44	3.45	45
Yield or Cost															
Total loans and leases (tax equivalent).....	3.99	3.88	62	4.14	4.05	61	4.21	4.01	65	4.22	4.27	49	4.81	4.98	41
Interest-bearing bank balances	0.11	0.18	11	0.11	0.10	67	0.16	0.14	80	0.17	0.27	20	2.41	2.26	70
Federal funds sold and reverse repos	0	0.28	20	0	0.26	21	0.18	0.25	55	0.25	0.68	29	1.75	2.02	30
Trading assets	0	0.43		0.39			0.45			0.60			0.49		
Total earning assets	3.58	2.93	89	3.79	3.15	89	3.73	3.04	89	3.85	3.51	71	4.52	4.47	54
Investment securities (tax equivalent)	1.55	1.78	26	1.73	1.84	43	1.66	1.77	44	1.98	2.25	28	2.60	2.74	36
US Treasury and agency securities (excluding mortgage-backed securities)	1.59	1.09	85	3.20	1.30	96	2.36	1.14	92	5.48	1.75	94	3.88	2.54	90
Mortgage-backed securities	1.33	1.67	14	1.33	1.60	29	1.39	1.57	34	1.76	2.05	22	2.07	2.54	5
All other securities	1.98	2.75	25	2.31	2.93	29	2.29	2.81	35	1.83	3.24	8	2.15	3.80	7
Interest-bearing deposits	0.14	0.16	50	0.28	0.26	63	0.22	0.21	59	0.74	0.53	75	1.39	1.13	75
Time deposits of \$250K or more	0.43	0.48	48	0.68	0.82	42	0.51	0.66	34	1.47	1.42	51	2.30	2.13	67
Time deposits < \$250K	0.46	0.44	59	0.76	0.78	52	0.60	0.62	53	1.55	1.36	63	2.11	1.91	66
Other domestic deposits	0.06	0.13	22	0.14	0.17	44	0.11	0.15	42	0.36	0.36	54	0.99	0.86	63
Foreign deposits	0	0.14		0	0.13		0	0.14		0	0.42		0	2.53	
Federal funds purchased and repos.....	0.12	0.16	40	0.11	0.18	50	0.11	0.17	55	0.44	0.62	47	0.76	1.23	40
Other borrowed funds and trading liabilities	0	1.14		2.41	1.38	86	2.35	1.27	86	1.12	1.50	33	2.56	1.03	86
All interest-bearing funds.....	0.25	0.31	44	0.51	0.42	67	0.35	0.37	54	0.86	0.74	68	1.56	1.34	68

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	03/31/2022		03/31/2021		12/31/2021		12/31/2020		12/31/2019			
Non-interest Income and Expenses												
Total non-interest income		20,595		28,630		100,959		101,645		71,086		
Fiduciary activities income		3,615		3,507		14,399		12,673		12,293		
Service charges on deposit accounts - domestic		2,448		2,001		8,763		7,609		10,074		
Trading revenue.....		0		0		0		0		0		
Investment banking fees and commissions.....		5,723		5,223		22,443		17,896		10,376		
Insurance activities revenue.....		2,115		2,153		7,017		6,795		6,612		
Venture capital revenue.....		0		0		0		0		0		
Net servicing fees		-11		-46		42		-20		234		
Net securitization income		0		0		0		0		0		
Net gains (losses) on sales of loans, OREO, other assets.....		2,281		9,977		23,572		39,424		14,250		
Other non-interest income.....		4,424		5,815		24,723		17,268		17,247		
Total overhead expenses		62,390		68,942		260,822		255,177		178,927		
Personnel expense.....		39,373		36,653		155,830		134,470		103,950		
Net occupancy expense.....		8,402		8,421		34,545		32,264		28,915		
Goodwill impairment losses		0		0		0		0		0		
Amortization expenses and impairment loss (other intangible assets).....		1,508		1,697		6,600		6,221		1,947		
Other operating expenses.....		13,107		22,171		63,847		82,222		44,115		
Fee income on mutual funds and annuities.....		7		17		82		69		49		
Memoranda												
Assets under management in proprietary mutual funds and annuities		0		0		0		0		0		
Number of equivalent employees		1,155		1,144		1,153		1,123		932		
Average personnel expense per employee.....		34.09		32.04		135.15		119.74		111.53		
Average assets per employee.....		10,888.39		11,190.16		11,118.36		10,481.68		8,977.10		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
Analysis Ratios												
Mutual fund fee income / Non-interest income	0.03	2.26	25	0.06	2.10	24	0.08	2.17	26	0.07	2.02	23
Overhead expenses / Net Interest Income + non-interest income	51.12	61.09	17	51.75	59.31	20	49.64	59.28	16	54.90	62.28	24
Percent of Average Assets												
Total overhead expense	1.98	2.18	42	2.15	2.28	46	2.03	2.17	41	2.17	2.57	31
Personnel expense.....	1.25	1.21	58	1.15	1.28	35	1.22	1.21	52	1.14	1.30	34
Net occupancy expense.....	0.27	0.23	66	0.26	0.24	60	0.27	0.23	67	0.27	0.26	59
Other operating expenses.....	0.46	0.71	14	0.75	0.73	63	0.55	0.72	25	0.75	0.94	44
Overhead less non-interest income	1.33	1.18	60	1.26	1.10	61	1.25	1.10	59	1.30	1.25	51
Percent of Adjusted Operating Income (Tax Equivalent)												
Total overhead expense	51.12	60.59	17	51.75	58.69	21	49.64	58.83	17	54.90	61.82	25
Personnel expense.....	32.26	33.94	38	27.51	33.28	20	29.65	32.93	28	28.93	32.36	25
Net occupancy expense.....	6.88	6.43	56	6.32	6.42	49	6.57	6.23	56	6.94	6.58	57
Other operating expenses.....	11.97	19.35	6	17.92	18.45	51	13.41	19.18	10	19.03	22.28	42
Total non-interest income	16.87	26.24	29	21.49	28.42	36	19.21	27.67	33	21.87	28.83	38
Fiduciary activities income	2.96	2.31	68	2.63	2.15	62	2.74	2.20	64	2.73	2.09	66
Service charges on domestic deposit accounts	2.01	3.51	29	1.50	3.21	23	1.67	3.27	28	1.64	3.27	24
Trading revenue.....	0	0.53	34	0	0.97	24	0	0.62	27	0	1.28	25
Investment banking fees and commissions.....	4.69	2.33	81	3.92	2.51	78	4.27	2.58	79	3.85	2.46	79
Insurance activities revenue.....	1.73	0.38	87	1.62	0.38	84	1.34	0.36	83	1.46	0.41	82
Venture capital revenue.....	0	0.02	43	0	0.02	45	0	0.04	44	0	0.01	44
Net servicing fees	-0.01	1.49	3	-0.03	0.99	5	0.01	0.60	25	0	0.01	34
Net securitization income	0	0	48	0	0.01	45	0	0.01	44	0	0	45
Net gain (loss) - sales of loans, OREO, and other assets	1.87	1.74	59	7.49	3.74	79	4.49	3.30	72	8.48	3.92	83
Other non-interest income.....	3.62	8.92	19	4.36	8.65	22	4.70	9.27	20	3.72	9.65	13
Overhead less non-interest income	34.25	33.42	48	30.26	29.66	48	30.42	30.52	40	33.03	31.93	49
Applicable income taxes / Pretax net operating income (tax equivalent).....	24.59	20.83	82	24.54	21.04	84	24.56	21.18	82	22.08	18.63	71
Applicable income tax + TE / Pretax net operating income + TE	24.59	22.92	72	24.54	22.74	74	24.56	22.67	75	22.08	21.18	50

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change	
		03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	1-Year	5-Year
Real estate loans	8,942,555	8,238,695	8,638,438	8,331,992	6,070,913	8.54	150.21	
Commercial and industrial loans	1,090,223	2,160,912	1,207,240	2,010,796	628,996	-49.55	166.96	
Loans to individuals	29,911	27,592	28,599	26,314	26,906	8.40	31.44	
Loans to depository institutions and acceptances of other banks	0	0	0	0	0			
Agricultural loans	0	0	0	0	0			
Other loans and leases	99,175	104,597	132,224	109,699	32,118	-5.18	1688.87	
Less: Unearned income	0	0	0	0	0			
Loans and leases, net of unearned income	10,161,864	10,531,796	10,006,501	10,478,801	6,758,933	-3.51	153.37	
Less: Allowance for loan and lease losses	110,587	130,362	109,143	165,368	56,134	-15.17	152.13	
Net loans and leases	10,051,277	10,401,434	9,897,358	10,313,433	6,702,799	-3.37	153.38	
Debt securities that reprice or mature in over 1 year	1,500,342	1,341,523	1,413,607	1,153,779	832,057	11.84	85.89	
Mutual funds and equity securities	0	0	0	0	568		-100.00	
Subtotal	11,551,619	11,742,957	11,310,965	11,467,212	7,535,424	-1.63	141.91	
Interest-bearing bank balances	456,382	127,597	354,078	203,061	63,426	257.67	791.88	
Federal funds sold and reverse repos	370	285	312	291	208	29.82	-84.16	
Debt securities that reprice or mature within 1 year	44,942	86,357	52,289	194,242	240,708	-47.96	683.10	
Trading assets	0	0	0	0	0			
Total earning assets	12,053,313	11,957,196	11,717,644	11,864,806	7,839,766	0.80	149.32	
Non-interest-bearing cash and due from depository institutions	96,074	100,739	65,630	93,651	82,469	-4.63	98.66	
Premises, fixed assets, and leases	115,673	118,530	116,608	121,372	126,434	-2.41	128.90	
Other real estate owned	1,034	1,354	1,034	1,455	1,482	-23.63	-20.09	
Investment in unconsolidated subsidiaries	0	0	0	0	0			
Intangible and other assets	701,323	695,547	689,810	717,145	578,851	0.83	163.14	
Total assets	12,967,417	12,873,366	12,590,726	12,798,429	8,629,002	0.73	149.32	
Quarterly average assets	12,576,091	12,801,540	12,791,527	12,645,327	8,542,837	-1.76	146.03	
Average loans and leases (YTD)	9,983,092	10,439,233	10,095,750	9,364,979	6,610,735	-4.37	151.88	
Memoranda								
Loans held-for-sale	17,537	84,930	39,409	78,294	53,701	-79.35	-1.02	
Loans not held-for-sale	10,144,327	10,446,866	9,967,092	10,400,507	6,705,232	-2.90	154.05	
Real estate loans secured by 1–4 family	1,890,350	2,096,555	1,876,536	2,198,256	1,916,062	-9.84	37.77	
Commercial real estate loans	7,026,815	6,120,436	6,736,001	6,113,091	4,145,737	14.81	219.52	
Construction and land development	1,395,235	1,336,421	1,378,243	1,346,310	925,475	4.40	155.10	
Multifamily	654,758	386,946	573,702	371,739	257,401	69.21	690.50	
Nonfarm nonresidential	4,976,822	4,397,069	4,784,056	4,395,042	2,962,861	13.18	217.11	
Real estate loans secured by farmland	25,390	21,704	25,901	20,645	9,114	16.98	817.27	
Total investment securities	1,545,284	1,427,880	1,465,896	1,348,021	1,073,333	8.22	89.82	
U.S. Treasury securities	99,528	33,283	59,416	28,406	69,317	199.04		
US agency securities (excluding mortgage-backed securities)	23,954	39,927	29,548	41,889	127,322	-40.01	-80.44	
Municipal securities	321,852	366,032	326,401	390,366	233,649	-12.07	-3.78	
Mortgage-backed securities	1,099,950	981,055	1,050,531	777,751	540,628	12.12	218.28	
Asset-backed securities	0	0	0	99,684	91,987		-100.00	
Other debt securities	0	7,583	0	9,925	9,862	-100.00	-100.00	
Mutual funds and equity securities	0	0	0	0	568		-100.00	
Available-for-sale securities	1,259,945	1,427,880	1,465,896	1,348,021	1,073,333	-11.76	54.77	
U.S. Treasury securities	99,528	33,283	59,416	28,406	69,317	199.04		
US agency securities (excluding mortgage-backed securities)	23,954	39,927	29,548	41,889	127,322	-40.01	-80.44	
Municipal securities	321,852	366,032	326,401	390,366	233,649	-12.07	-3.78	
Mortgage-backed securities	814,611	981,055	1,050,531	777,751	540,628	-16.97	135.72	
Asset-backed securities	0	0	0	99,684	91,987		-100.00	
Other debt securities	0	7,583	0	9,925	9,862	-100.00	-100.00	
Mutual funds and equity securities	0	0	0	0	568		-100.00	
Held-to-maturity securities appreciation (depreciation)	-9,505							
Available-for-sale securities appreciation (depreciation)	-66,388	8,947	-456	37,860	5,379			
Structured notes, fair value	0	0	0	0	0			
Pledged securities	478,811	470,237	528,572	482,124	428,205	1.82	1.83	

Liabilities and Changes in Capital

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	4,039,810	3,770,865	3,779,643	3,325,560	1,892,063	7.13	227.24
NOW, ATS and transaction accounts	1,410,183	1,395,209	1,604,714	1,292,164	836,433	1.07	128.58
Time deposits less brokered deposits < \$250K	408,394	205,113	411,798	480,722	894,154	99.11	-10.29
MMDA and other savings accounts	4,040,235	3,836,527	3,949,525	3,757,697	2,169,513	5.31	201.83
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	9,898,622	9,207,714	9,745,680	8,856,143	5,792,163	7.50	171.55
Time deposits of \$250K or more	365,715	425,815	380,398	477,026	395,955	-14.11	137.56
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	130,785	189,318	141,086	543,158	213,605	-30.92	-7.40
Secured federal funds purchased	0	60,000	0	390,000	75,000		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	0	100,000	0	230,076	134,167	-100.00	-100.00
Other borrowings w/remaining maturity over 1 year	0	0	0	148,999	379,610		-100.00
Brokered deposits < \$250K	588,470	1,044,237	498,666	699,914	252,213	-43.65	
Noncore funding	1,084,970	1,759,370	1,020,150	2,099,173	1,375,550	-38.33	11.83
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	370,002	227,044	172,712	227,089	209,406	62.96	
Other liabilities	124,913	167,544	132,505	146,069	118,909	-25.44	201.31
Total liabilities	11,478,507	11,361,672	11,071,047	11,328,474	7,496,028	1.03	146.48
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	45,163	47,187	45,119	47,057	34,970	-4.29	88.73
Common surplus	752,671	849,606	751,072	846,922	586,623	-11.41	351.75
Retained earnings	760,347	617,553	732,027	557,271	515,713	23.12	111.65
Accumulated other comprehensive income	-69,271	-2,652	-8,539	18,705	-4,332		
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	1,488,910	1,511,694	1,519,679	1,469,955	1,132,974	-1.51	173.57
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	1,488,910	1,511,694	1,519,679	1,469,955	1,132,974	-1.51	173.57
Total liabilities and capital	12,967,417	12,873,366	12,590,726	12,798,429	8,629,002	0.73	149.32
Memoranda							
Non-interest-bearing deposits	4,039,841	3,770,865	3,779,643	3,325,560	1,892,063	7.13	227.24
Interest-bearing deposits	6,812,966	6,906,901	6,845,101	6,707,523	4,548,268	-1.36	165.64
Total deposits	10,852,807	10,677,766	10,624,744	10,033,083	6,440,331	1.64	185.66
Long-term debt that reprices within 1 year	0	152,044	0	284,812	173,201	-100.00	-100.00
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	1,519,679	1,469,955	1,469,955	1,132,974	1,067,903		
Accounting restatements	0	0	0	-2,221	0		
Net income	43,935	75,464	235,107	96,953	116,433		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	-24	336	487	4,834	396		
Sale of treasury stock	195	1,531	3,694	316	334		
Less: Purchase of treasury stock	0	0	107,268	25,702	24,284		
Changes incident to business combinations	0	0	0	289,089	0		
Less: Dividends declared	15,615	15,182	60,351	53,175	42,272		
Change in other comprehensive income	-60,732	-21,357	-27,244	23,037	11,422		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	1,472	947	5,299	3,850	3,042		
Holding company equity capital, ending balance	1,488,910	1,511,694	1,519,679	1,469,955	1,132,974		

Percent Composition of Assets

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Percent of Total Assets															
Real estate loans	68.96	37.11	94	64	36.10	93	68.61	36.25	94	65.10	36.22	93	70.35	52.67	89
Commercial and industrial loans	8.41	10.78	40	16.79	13.88	64	9.59	10.76	51	15.71	13.52	62	7.29	11.45	32
Loans to individuals	0.23	3.61	20	0.21	3.42	16	0.23	3.36	18	0.21	3.40	17	0.31	2.71	25
Loans to depository institutions and acceptances of other banks	0	0.02	34	0	0.02	32	0	0.02	34	0	0.03	31	0	0	44
Agricultural loans.....	0	0.17	12	0	0.19	10	0	0.18	12	0	0.19	11	0	0.53	17
Other loans and leases.....	0.76	4.19	15	0.81	4.29	15	1.05	4.47	20	0.86	4.63	15	0.37	1.08	53
Net loans and leases.....	77.51	59.31	89	80.80	60.99	95	78.61	58.67	91	80.58	61.58	94	77.68	72.36	70
Debt securities over 1 year.....	11.57	19.47	23	10.42	16.70	24	11.23	19.46	22	9.02	15.55	22	9.64	13.66	29
Mutual funds and equity securities	0	0.06	12	0	0.06	14	0	0.06	13	0	0.05	13	0.01	0.06	43
Subtotal	89.08	80.04	91	91.22	78.43	97	89.84	79.22	90	89.60	78.16	93	87.33	86.76	46
Interest-bearing bank balances	3.52	7.18	31	0.99	9.08	3	2.81	8.50	19	1.59	7.51	11	0.74	2.97	23
Federal funds sold and reverse repos	0	0.55	61	0	0.50	59	0	0.54	61	0	0.82	59	0	0.03	75
Debt securities 1 year or less	0.35	1.65	22	0.67	1.59	33	0.42	1.56	25	1.52	1.68	58	2.79	2.10	72
Trading assets	0	0.52	20	0	0.56	19	0	0.49	19	0	1.01	17	0	0.03	38
Total earning assets.....	92.95	91.28	72	92.88	91.48	67	93.07	91.77	65	92.71	91.05	68	90.85	92.39	29
Non-interest cash and due from depository institutions.....	0.74	0.96	29	0.78	1	34	0.52	0.82	22	0.73	1.07	26	0.96	1.14	38
Other real estate owned.....	0.01	0.01	59	0.01	0.02	48	0.01	0.01	59	0.01	0.02	51	0.02	0.04	48
All other assets.....	6.31	7.70	28	6.33	7.44	36	6.41	7.35	38	6.56	7.82	36	8.19	6.41	76
Memoranda															
Short-term investments	3.87	10.28	19	1.66	11.92	4	3.23	11.47	14	3.11	11.17	13	3.53	5.36	42
U.S. Treasury securities.....	0.77	1.80	48	0.26	0.98	58	0.47	1.47	49	0.22	0.84	58	0.80	0.29	84
US agency securities (excluding mortgage-backed securities)	0.18	0.79	42	0.31	0.73	49	0.23	0.82	42	0.33	0.63	51	1.48	1.25	61
Municipal securities	2.48	1.72	67	2.84	1.77	71	2.59	1.73	70	3.05	1.69	75	2.71	2.58	61
Mortgage-backed securities	8.48	14.04	25	7.62	12.38	29	8.34	14.14	23	6.08	11.75	20	6.27	9.38	31
Asset-backed securities	0	0.56	22	0	0.35	25	0	0.50	24	0.78	0.32	79	1.07	0.30	87
Other debt securities	0	0.55	8	0.06	0.46	44	0	0.53	8	0.08	0.42	45	0.11	0.53	45
Loans held-for-sale.....	0.14	0.40	51	0.66	0.46	73	0.31	0.55	61	0.61	0.52	65	0.62	0.39	80
Loans held for investment	78.23	59.15	90	81.15	61.15	95	79.16	58.06	93	81.26	61.72	94	77.71	72.01	71
Real estate loans secured by 1–4 family	14.58	11.67	68	16.29	11.69	70	14.90	11.46	69	17.18	11.91	68	22.20	16.02	76
Revolving	2.82	1.40	81	3.42	1.51	88	3	1.42	83	3.62	1.66	85	4.74	2.24	85
Closed-end, secured by first liens	11.09	9.94	65	12.20	9.76	65	11.19	9.67	65	12.95	9.81	66	16.66	13.07	71
Closed-end, secured by junior liens	0.67	0.17	91	0.66	0.21	88	0.71	0.17	91	0.60	0.22	89	0.80	0.37	88
Commercial real estate loans	54.19	23.42	97	47.54	22.27	94	53.50	22.69	96	47.76	22.22	94	48.04	33.26	87
Construction and land development	10.76	3.49	94	10.38	3.32	96	10.95	3.34	96	10.52	3.40	95	10.73	5	91
Multifamily.....	5.05	3.52	77	3.01	3.21	60	4.56	3.57	74	2.90	3.12	56	2.98	4.76	46
Nonfarm nonresidential	38.38	15.11	98	34.16	14.77	97	38	14.57	98	34.34	14.72	97	34.34	21.85	91
Real estate loans secured by farmland.....	0.20	0.33	62	0.17	0.33	61	0.21	0.30	63	0.16	0.33	62	0.11	0.95	41

Loan Mix and Analysis of Concentrations of Credit

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
	88	61.87	91	78.23	57.91	89	86.33	61.05	90	79.51	57.15	89	89.82	72.74	86
Real estate loans	18.60	20.07	42	19.91	19.43	51	18.75	19.86	47	20.98	19.43	53	28.35	22.29	69
Real estate loans secured by 1–4 family.....	3.60	2.35	72	4.18	2.45	77	3.78	2.43	70	4.42	2.64	76	6.05	3.13	80
Revolving	15	17.49	40	15.72	16.76	48	14.97	17.24	40	16.56	16.59	48	22.29	18.71	66
Closed-end.....	69.15	38.39	94	58.11	35.36	89	67.32	37.86	93	58.34	34.63	93	61.34	46.16	83
Commercial real estate loans	13.73	5.82	90	12.69	5.29	94	13.77	5.65	91	12.85	5.26	92	13.69	6.97	89
Construction and land development.....	6.94	1.29	97	5.60	1.05	97	6.85	1.18	98	5.95	0.93	97	7.06	1.47	97
1–4 family.....	6.79	4.49	71	7.09	4.21	79	6.93	4.40	74	6.90	4.19	79	6.63	5.34	65
Other.....	6.44	5.66	65	3.67	5.08	45	5.73	5.78	61	3.55	4.96	42	3.81	6.42	41
Multifamily.....	48.98	25	95	41.75	23.47	93	47.81	24.56	95	41.94	22.93	93	43.84	30.59	87
Nonfarm nonresidential	16.48	8.44	87	15.34	7.93	88	16.59	8.29	87	15.45	7.68	89	19.27	10.68	90
Owner-occupied.....	32.50	16.32	94	26.41	15.25	92	31.22	15.94	93	26.49	14.95	91	24.56	19.36	75
Other.....	0.25	0.59	62	0.21	0.56	58	0.26	0.54	61	0.20	0.54	58	0.13	1.38	40
Real estate loans secured by farmland.....	0	0.03	34	0	0.03	32	0	0.04	34	0	0.06	31	0	0	44
Loans to depository institutions and acceptances of other banks.....	10.73	18.81	21	20.52	23.16	44	12.06	18.86	27	19.19	22.17	41	9.31	16.16	25
Commercial and industrial loans	0.29	6.52	16	0.26	6.02	14	0.29	6.24	16	0.25	6.13	12	0.40	4	25
Loans to individuals	0	0.51	21	0	0.50	22	0	0.53	22	0	0.65	22	0	0.04	32
Credit card loans	0	0.31	12	0	0.33	10	0	0.34	12	0	0.32	11	0	0.78	17
Agricultural loans.....	0.98	8.03	15	0.99	8.05	13	1.32	8.75	16	1.05	9.09	13	0.48	1.48	53
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)	698.90	395.39	94	658.76	382.51	93	692.58	391.81	94	682.33	381.27	94	713.86	493.53	89
Real estate loans	147.74	125.02	65	167.64	124.29	69	150.45	126.06	67	180.02	125.03	72	225.30	151.03	78
Real estate loans secured by 1–4 family.....	28.60	14.84	79	35.23	16.14	87	30.33	15.44	79	37.95	17.42	87	48.11	21.25	87
Revolving	119.14	108.83	62	132.40	106.79	64	120.12	108.85	61	142.07	106.14	67	177.19	127.10	77
Closed-end.....	549.18	249.33	95	489.39	237.40	95	540.05	245.88	96	500.62	234.65	96	487.48	311.74	90
Commercial real estate loans	109.04	36.95	95	106.86	35.26	96	110.50	35.95	96	110.25	35.62	96	108.82	46.63	93
Construction and land development.....	55.08	8.02	98	47.17	6.84	98	54.93	7.42	98	51.07	6.34	98	56.11	9.52	97
1–4 family.....	53.96	28.49	85	59.69	28.01	89	55.57	28.11	86	59.19	28.16	89	52.71	35.90	72
Other.....	51.17	37.99	76	30.94	34.02	60	46	38.66	72	30.44	32.74	57	30.27	44.76	47
Multifamily.....	388.96	160.85	97	351.59	157.71	97	383.56	158.05	98	359.92	155.06	96	348.39	206.64	93
Nonfarm nonresidential	130.88	53.96	94	129.17	52.99	93	133.09	52.99	95	132.60	52.37	94	153.17	71.54	95
Owner-occupied.....	258.09	105.37	94	222.42	102.29	95	250.46	102.54	95	227.32	100.54	96	195.23	130.65	82
Other.....	1.98	3.46	63	1.74	3.50	60	2.08	3.22	63	1.69	3.44	60	1.07	8.66	44
Real estate loans secured by farmland.....	0	0.18	34	0	0.18	32	0	0.21	34	0	0.28	31	0	0.01	44
Loans to depository institutions and acceptances of other banks.....	85.21	113.45	41	172.78	145.22	64	96.79	114.45	46	164.67	139.91	62	73.96	106.70	37
Commercial and industrial loans	2.34	36.67	18	2.21	35.91	16	2.29	34.55	16	2.15	37.47	16	3.16	24.83	25
Loans to individuals	0	2.64	22	0	2.59	22	0	2.77	23	0	3.30	22	0	0.24	32
Credit card loans	0	1.66	12	0	1.94	10	0	1.86	12	0	1.88	11	0	4.86	17
Agricultural loans.....	7.75	47.86	15	8.36	47.52	16	10.60	51.06	20	8.98	49.54	14	3.78	10.25	56
Supplemental	52.67	30.57	91	42.78	27.81	85	50.73	30.07	90	42.89	27.32	86	42.07	35.38	72
Non-owner occupied CRE loans / Gross loans	418.31	198.65	91	360.22	185.94	90	406.97	195.33	92	368.03	183.76	91	334.33	239.13	82
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	549.19	256.17	95	489.39	243.39	95	540.06	252.85	96	500.63	240.85	96	487.50	315.15	89

Liquidity and Funding

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Percent of Total Assets															
Short-term investments	3.87	10.28	19	1.66	11.92	4	3.23	11.47	14	3.11	11.17	13	3.53	5.36	42
Liquid assets	13.70	28.10	14	9.97	27.16	5	12.39	29.03	12	8.95	26.22	3	10.24	16.28	20
Investment securities	11.92	21.67	18	11.09	18.78	20	11.64	21.63	17	10.53	17.85	21	12.44	16.41	32
Net loans and leases	77.51	59.31	89	80.80	60.99	95	78.61	58.67	91	80.58	61.58	94	77.68	72.36	70
Net loans, leases and standby letters of credit	78.07	60.12	90	81.34	61.79	94	79.17	59.49	92	81.14	62.48	94	78.40	72.78	73
Core deposits	76.33	76.85	30	71.53	73.69	31	77.40	75.71	41	69.20	70.67	33	67.12	71.61	27
Noncore funding	8.37	9.46	60	13.67	11.95	70	8.10	10.30	52	16.40	14.13	68	15.94	14.61	55
Time deposits of \$250K or more	2.82	1.46	83	3.31	1.96	80	3.02	1.58	84	3.73	2.11	81	4.59	4.33	60
Foreign deposits	0	0.32	39	0	0.34	39	0	0.34	39	0	0.36	39	0	0	48
Federal funds purchased and repos	1.01	1.11	65	1.47	1.22	70	1.12	1.23	64	4.24	1.47	83	2.48	0.77	87
Secured federal funds purchased	0	0	50	0.47	0	99	0	0	49	3.05	0	99	0.87	0	97
Net federal funds purchased (sold)	1.01	0.44	74	1.47	0.60	78	1.12	0.54	74	4.24	0.54	93	2.47	0.75	87
Commercial paper	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0	49
Other borrowings w/remaining maturity of 1 year or less	0	1.03	11	0.78	1.11	55	0	1	11	1.80	1.24	69	1.55	2.75	46
Earning assets that reprice within 1 year	25.87	36.68	25	33.98	38.67	35	28.46	37.37	27	36.94	39.38	43	30.04	33.16	44
Interest-bearing liabilities that reprice within 1 year	14.88	6.16	87	18.67	7.73	88	16.20	6.39	88	18.23	8.20	87	17.62	18.54	62
Long-term debt that reprices within 1 year	0	0.22	32	1.18	0.28	87	0	0.26	30	2.23	0.47	87	2.01	0.15	93
Net assets that reprice within 1 year	10.99	29.01	11	14.13	29.49	18	12.26	29.65	12	16.48	29.11	23	10.41	13.71	36
Other Liquidity and Funding Ratios															
Net noncore funding dependence	5.05	-1.97	76	13.16	-0.51	85	5.42	-2.33	77	14.84	3.20	82	14.21	10.70	63
Net short-term noncore funding dependence	4.04	-6.65	85	11.95	-6.88	91	4.38	-7.71	87	12.15	-4.76	89	7.28	5.88	54
Short-term investment / Short-term noncore funding	51.78	265.83	14	13.24	246.74	3	45.10	273.46	9	22.20	184.19	8	35.67	78.10	46
Liquid assets - short-term noncore funding / Nonliquid assets	7.21	35.38	14	-2.89	30.67	6	5.96	36.68	14	-5.54	28.18	7	0.39	6.90	34
Net loans and leases / Total deposits	92.61	73.06	86	97.41	76.22	90	93.15	72.79	87	102.79	79.43	90	104.08	90.96	84
Net loans and leases / Core deposits	101.54	78.05	85	112.96	83.77	88	101.56	78.25	86	116.46	88.34	85	115.72	102.55	76
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-0.81	-3.53	63		0.62			0.12			1.57			0.36	
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-5.64	-8.82	68	0.79	1.31	42	-0.04	-0.25	57	3.51	4.31	48	0.68	1.28	36
Structured notes appreciation (depreciation) / Tier 1 capital		-0.15			0			-0.02			0.02			-0.02	
Percent of Investment Securities															
Held-to-maturity securities	18.47	20.27	49	0	12.84	14	0	14.28	13	0	11.38	15	0	7.25	23
Available-for-sale securities	81.53	77.97	51	100	85.49	95	100	83.77	95	100	87.23	96	100	91.33	88
U.S. Treasury securities	6.44	8.39	58	2.33	5.10	63	4.05	6.70	59	2.11	4.72	64	6.46	2.07	84
US agency securities (excluding mortgage-backed securities)	1.55	3.73	49	2.80	4.35	58	2.02	4.12	54	3.11	4.01	63	11.86	8.16	69
Municipal securities	20.83	7.89	82	25.63	9.71	82	22.27	8.22	83	28.96	9.83	84	21.77	15.40	67
Mortgage-backed securities	71.18	65.55	56	68.71	66.67	47	71.66	66.54	55	57.70	66.64	38	50.37	57.07	32
Asset-backed securities	0	2.78	22	0	1.97	25	0	2.50	24	7.39	1.91	87	8.57	1.70	87
Other debt securities	0	3.16	8	0.53	3.05	42	0	3.08	8	0.74	3.01	44	0.92	3.73	47
Mutual funds and equity securities	0	0.30	12	0	0.36	14	0	0.29	13	0	0.35	13	0.05	0.49	44
Debt securities 1 year or less	2.91	8.63	26	6.05	9.29	45	3.57	7.78	36	14.41	10.55	73	22.43	13.55	76
Debt securities 1 to 5 years	37.68	18.50	86	27.93	16.09	79	30.84	18.25	77	27.54	17.03	74	30.79	23.43	69
Debt securities over 5 years	59.42	70.45	25	66.03	72.48	33	65.59	71.11	31	58.05	69.86	25	46.73	58.63	31
Pledged securities	30.99	29.79	57	32.93	33.48	50	36.06	32.26	56	35.77	35.67	48	39.89	43.76	47
Structured notes, fair value	0	0.08	41	0	0.05	42	0	0.11	40	0	0.02	42	0	0.09	39
Percent Change from Prior Like Quarter															
Short-term investments	134.17	-1.29	97	-46.95	156.41	3	2.28	27.98	37	30.64	183.32	26	35.30	32.84	63
Investment securities	8.22	28.40	24	20.23	31.91	46	8.74	31.36	24	25.59	23.62	64	14.51	4.80	76
Core deposits	7.50	14.47	35	57.92	29.18	93	10.04	16.94	29	52.90	26.88	91	12.63	9.96	67
Noncore funding	-38.33	-10.65	15	7.10	-25.09	85	-51.40	-14.79	8	52.61	-12.18	96	-29.40	4.16	10

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)			3,604,406	2,913,094	2,060,631
Commit: Secured commercial real estate loans	1,495,072	1,146,963	1,507,531	965,386	660,592
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	0
Securities underwriting	71,764	69,382	70,642	71,777	62,065
Standby letters of credit	0	0	0	0	0
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	48,529	371,010	70,092	410,766	126,838
Written options contracts (interest rate)	62,654	319,343	63,545	366,903	74,282
Purchased options contracts (interest rate)	31,615	31,615	31,615	31,615	0
Interest rate swaps	329,439	311,509	336,028	272,136	204,674
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)						28.63	22.78	73	22.76	22.01	58	23.88	16.97	82	
Standby letters of credit	0.55	0.64	58	0.54	0.67	55	0.56	0.65	57	0.56	0.71	55	0.72	0.36	85
Commercial and similar letters of credit	0	0.02	21	0	0.02	20	0	0.02	20	0	0.02	20	0	0.01	36
Securities lent	0	0.08	42	0	0.11	41	0	0.10	41	0	0.18	40	0	0	49
Credit derivatives - notional amount (holding company as guarantor)	0	0.26	27	0	0.28	26	0	0.24	27	0	0.35	26	0	0	47
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.18	29	0	0.18	29	0	0.30	27	0	0	48
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.19	34	0	0.17	34	0	0.18	34	0	0.25	34	0	0.01	46
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.17	34	0	0.16	34	0	0.13	34	0	0.30	33	0	0	47
Derivative contracts	3.64	45.51	19	8.03	42.67	26	3.98	46.30	18	8.45	48.62	24	4.70	2.95	75
Interest rate contracts	3.64	33.09	19	8.03	30.32	28	3.98	32.46	19	8.45	34.36	26	4.70	2.87	75
Interest rate futures and forward contracts	0.37	4.02	60	2.88	4.59	76	0.56	3.25	61	3.21	6.21	74	1.47	0.08	93
Written options contracts (interest rate)	0.48	1.59	56	2.48	2	77	0.50	1.41	53	2.87	2.18	76	0.86	0.13	89
Purchased options contracts (interest rate)	0.24	1.35	59	0.25	1.45	58	0.25	1.31	61	0.25	1.46	57	0	0.02	45
Interest rate swaps	2.54	19.54	20	2.42	20.33	20	2.67	20.49	20	2.13	20.83	16	2.37	2.19	76
Foreign exchange contracts	0	6.48	26	0	6.19	25	0	6.30	26	0	6.01	25	0	0	47
Futures and forward foreign exchange contracts	0	3.96	27	0	3.83	26	0	3.78	27	0	3.47	25	0	0	47
Written options contracts (foreign exchange)	0	0.05	41	0	0.03	41	0	0.04	40	0	0.03	40	0	0	48
Purchased options contracts (foreign exchange)	0	0.05	41	0	0.04	41	0	0.04	40	0	0.04	40	0	0	48
Foreign exchange rate swaps	0	0.74	39	0	0.71	39	0	0.76	38	0	0.77	39	0	0	49
Equity, commodity, and other derivative contracts	0	1.07	35	0	0.80	33	0	0.92	34	0	1.86	32	0	0	48
Commodity and other futures and forward contracts	0	0.08	43	0	0.06	43	0	0.07	43	0	0.14	42	0	0	49
Written options contracts (commodity and other)	0	0.36	38	0	0.27	38	0	0.32	38	0	0.52	36	0	0	48
Purchased options contracts (commodity and other)	0	0.26	39	0	0.18	38	0	0.21	38	0	0.37	36	0	0	48
Commodity and other swaps	0	0.32	38	0	0.27	37	0	0.31	38	0	0.32	36	0	0	49
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)						35.70	44.98	50	31.11	42.82	46	31.17	24.81	75	

Derivative Instruments

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	472,237	1,033,477	501,280	1,081,420	405,794
Interest rate contracts	472,237	1,033,477	501,280	1,081,420	405,794
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	48,529	371,010	70,092	410,766	126,838
Written options	62,654	319,343	63,545	366,903	74,282
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	62,654	319,343	63,545	366,903	74,282
Purchased options	31,615	31,615	31,615	31,615	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	31,615	31,615	31,615	31,615	0
Swaps	329,439	311,509	336,028	272,136	204,674
Held for trading.....	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	472,237	1,033,477	501,280	1,081,420	405,794
Interest rate contracts	472,237	1,033,477	501,280	1,081,420	405,794
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	441,198	745,749	469,350	746,132	331,512
One year or less	111,759	371,010	133,322	410,766	126,838
Over 1 year to 5 years	65,030	63,230	65,296	63,230	63,229
Over 5 years	264,409	311,509	270,732	272,136	141,445
Gross negative fair value (absolute value)	8,239	6,462	5,941	12,478	2,694
Gross positive fair value.....	10,005	14,228	7,066	18,593	3,899
Held for trading.....	0	0	0	0	0
Non-traded.....	10,005	14,228	7,066	18,593	3,899
Current credit exposure on risk-based capital derivative contracts	9,937	14,228	7,009	18,593	3,899
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Percent of Notional Amount															
Interest rate contracts	100	93.91	75	100	94.52	76	100	94.17	75	100	94.10	77	100	99.57	60
Foreign exchange contracts	0	3.18	25	0	3.16	25	0	3.47	25	0	3.49	25	0	0.14	42
Equity, commodity, and other contracts	0	1.19	34	0	1.04	33	0	1.14	34	0	1.17	32	0	0.07	45
Futures and forwards	10.28	10.22	64	35.90	12.82	84	13.98	11.16	68	37.98	14.05	83	31.26	14.06	74
Written options	13.27	6.03	80	30.90	8.11	90	12.68	6.28	77	33.93	8.18	91	18.31	11.73	74
Exchange-traded	0	0.13	42	0	0.10	42	0	0.12	42	0	0.14	40	0	0	48
Over-the-counter	13.27	5.74	81	30.90	7.80	90	12.68	5.96	80	33.93	7.73	91	18.31	10.84	74
Purchased options	6.69	3.59	71	3.06	3.58	62	6.31	3.27	74	2.92	3.42	64	0	2.45	35
Exchange-traded	0	0.13	42	0	0.11	42	0	0.12	41	0	0.15	40	0	0	49
Over-the-counter	6.69	3.11	76	3.06	3.15	65	6.31	2.87	77	2.92	2.86	67	0	2.28	36
Swaps	69.76	74.58	34	30.14	69.64	15	67.03	74.26	31	25.16	68.76	15	50.44	64.61	29
Held for trading	0	38.74	22	0	42.14	20	0	40.42	21	0	43.53	19	0	15.01	35
Interest rate contracts	0	32.48	22	0	36.29	20	0	34.15	21	0	36.62	19	0	16.17	35
Foreign exchange contracts	0	1.60	34	0	1.47	33	0	1.68	33	0	1.60	32	0	0.11	46
Equity, commodity, and other contracts	0	0.58	40	0	0.51	40	0	0.60	39	0	0.68	38	0	0	48
Non-traded	100	61.26	77	100	57.86	79	100	59.58	78	100	56.47	80	100	84.99	64
Interest rate contracts	100	57.41	85	100	54.11	87	100	56.71	85	100	53.82	87	100	84.69	69
Foreign exchange contracts	0	0.37	32	0	0.45	33	0	0.40	33	0	0.46	34	0	0.01	44
Equity, commodity, and other contracts	0	0.11	38	0	0.12	37	0	0.09	38	0	0.10	37	0	0.01	47
Derivative contracts (excluding futures and forex 14 days or less)	93.43	92.63	34	72.16	90.92	16	93.63	92.53	35	69	91.48	14	81.69	80.07	38
One year or less	23.67	27.97	57	35.90	26.80	69	26.60	27.56	62	37.98	32.05	68	31.26	15.20	76
Over 1 year to 5 years	13.77	26.35	25	6.12	28.69	16	13.03	27.01	24	5.85	27.06	17	15.58	22.92	45
Over 5 years	55.99	29.53	78	30.14	30.03	51	54.01	29.89	75	25.16	29.56	46	34.86	34.12	54
Gross negative fair value (absolute value)	1.74	1.21	75	0.63	1.21	32	1.19	0.98	63	1.15	1.55	46	0.66	1.30	32
Gross positive fair value	2.12	1.52	74	1.38	1.70	33	1.41	1.34	57	1.72	2.23	40	0.96	1.14	49
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.01	0.06	29	0.01	0.05	26	0.01	0.04	27	0.01	0.07	28	0	0	75
Gross positive fair value (X)	0.01	0.06	26	0.01	0.07	27	0.01	0.05	22	0.02	0.09	24	0	0	78
Held for trading (X)	0	0.04	23	0	0.05	21	0	0.04	22	0	0.07	19	0	0	44
Non-traded (X)	0.01	0.01	54	0.01	0.01	59	0.01	0.01	53	0.02	0.02	66	0	0	84
Current credit exposure (X)	0.01	0.04	37	0.01	0.05	33	0.01	0.04	28	0.02	0.06	31	0	0.01	61
Credit losses on derivative contracts	0	0	47	0	0	47	0	0	46	0	0	43	0	0	50
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	46	0	0	47	0	0	46	0	0	50
90+ days past due	0	0	47	0	0	47	0	0	47	0	0	47	0	0	50
Other Ratios															
Current credit exposure / Risk-weighted assets	0.09	0.47	32	0.15	0.61	30	0.07	0.46	26	0.18	0.85	30	0.06	0.10	60

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	03/31/2022		03/31/2021		12/31/2021		12/31/2020		12/31/2019						
Change: Allowance for Loan and Lease Losses excluding ATTR															
Beginning balance		109,143		165,368		165,368		56,134		53,487					
Gross losses		306		742		12,316		1,819		2,668					
Write-downs, transfers to loans held-for-sale		0		0		0		0		0					
Recoveries		115		444		1,647		1,011		632					
Net losses		191		298		10,669		808		2,036					
Provision for loan and lease losses		1,635		-34,708		-45,556		85,669		4,683					
Adjustments		0		0		0		24,373		0					
Ending balance		110,587		130,362		109,143		165,368		56,134					
Memo: Allocated transfer risk reserve (ATTR)		0		0		0		0		0					
Analysis Ratios															
Provision for loan and lease losses / Average assets	0.05	0.04	65	-1.08	-0.11	1	-0.36	-0.09	6	0.73	0.51	82	0.06	0.12	33
Provision for loan and lease losses / Average loans and leases	0.07	0.06	62	-1.33	-0.20	2	-0.45	-0.16	14	0.91	0.82	62	0.07	0.16	29
Provision for loan and lease losses / Net loan and lease losses	856.02	49.50	87	-11,646.98	-168.35	0	-426.99	-105.48	17	10,602.60	487.86	98	230.01	142.73	77
Allowance for loan and lease losses / Total loans and leases not held for sale	1.09	1.20	43	1.25	1.49	35	1.10	1.23	39	1.59	1.58	58	0.84	0.94	37
Allowance for loan and lease losses / Total loans and leases	1.09	1.17	44	1.24	1.47	36	1.09	1.20	40	1.58	1.55	60	0.83	0.93	37
Allowance for loan and lease losses / Net loans and leases losses (X)	144.75	38.27	88	109.36	18.09	96	10.23	21.39	45	204.66	11.58	96	27.57	17.18	81
Allowance for loan and lease losses / Nonaccrual assets	252.08	355.27	44	135.80	291.29	19	236.82	364.13	39	147.18	299.17	21	108.54	315.75	21
ALLL / 90+ days past due + nonaccrual loans and leases	250.40	284.19	51	135.19	246.27	25	234	287.08	51	146.17	244.34	28	108.54	283.41	25
Gross loan and lease losses / Average loans and leases	0.01	0.17	14	0.03	0.24	12	0.12	0.19	42	0.02	0.34	3	0.04	0.16	19
Recoveries / Average loans and leases	0	0.07	8	0.02	0.08	17	0.02	0.08	12	0.01	0.07	10	0.01	0.05	19
Net losses / Average loans and leases	0.01	0.09	31	0.01	0.16	16	0.11	0.11	58	0.01	0.27	5	0.03	0.11	31
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	46	0	0	44	0	0	43	0	0	44	0	0	49
Recoveries / Prior year-end losses	0.93	10.98	5	24.41	7.39	95	90.54	34.67	92	37.89	33.98	66	44.66	41.80	63
Earnings coverage of net loan and lease losses (X)	313.61	38.54	90	219.10	25.70	95	24.94	39.72	58	260.02	22.91	95	77.38	22.46	82
Net Loan and Lease Losses By Type															
Real estate loans	0	-0.01	74	-0.01	0.03	21	0.08	0.02	86	0.01	0.04	35	0.01	0.02	48
Real estate loans secured by 1–4 family	0.01	-0.02	89	-0.05	-0.01	16	-0.03	-0.02	33	0.03	0.01	77	0.03	0.02	68
Revolving	-0.07	-0.08	36	-0.09	-0.03	17	-0.04	-0.07	38	-0.01	0.01	42	-0.02	0.02	15
Closed-end	0.03	-0.02	90	-0.04	-0.01	19	-0.02	-0.01	33	0.04	0	84	0.04	0.02	74
Commercial real estate loans	0	0	40	0	0.05	32	0.11	0.04	83	0	0.07	23	0	0.02	34
Construction and land development	0	-0.02	46	0	0	35	0.14	0	90	0.01	0	74	0	-0.02	36
1–4 family	0	0	15	0	0	19	0	0	23	0	0	27	-0.03	0	4
Other	0	-0.01	42	0	0	30	0.14	0	92	0.02	0	78	0.02	-0.02	93
Multifamily	0	0	57	0	0	54	0	0.01	48	0	0	58	0	0	18
Nonfarm nonresidential	0	0.01	38	0	0.07	28	0.12	0.05	81	0	0.11	9	0	0.03	27
Owner-occupied	0	0	64	0	0.01	50	0	0.01	66	0	0.02	26	0	0.01	44
Other	0	0	24	0	0.06	24	0.12	0.04	83	0	0.08	16	0	0.01	20
Real estate loans secured by farmland	0	0	57	0	0	57	0	0	54	0	0.02	46	0	0.01	45
Commercial and industrial loans	0.04	0.11	51	0.10	0.20	48	0.29	0.17	74	-0.01	0.47	3	0.18	0.27	49
Loans to individuals	0.19	0.70	22		1.06			0.71		0.02	1.13	3	0.93	0.74	72
Credit card loans		1.88			2.41			1.84			2.92			1.89	
Agricultural loans		0			0.02			0.02			0.19			0.02	
Loans to foreign governments and institutions		0			0			0			0				
Other loans and leases	0.13	0.16	69	0.09	0.09	71	0.07	0.10	67	0.08	0.15	60	0.58	0.14	86

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	03/31/2022		03/31/2021		12/31/2021		12/31/2020		12/31/2019						
30+ Days Past Due and Nonaccrual Assets															
30–89 days past due loans and leases.....		23,038		51,505		16,972		58,865		27,748					
90+ days past due loans and leases		296		429		557		774		0					
Nonaccrual loans and leases.....		43,869		95,999		46,086		112,360		51,716					
Total past due and nonaccrual loans and leases.....		67,203		147,933		63,615		171,999		79,464					
Restructured 30–89 days past due		477		0		484		0		875					
Restructured 90+ days past due		0		0		0		0		0					
Restructured nonaccrual		15,591		6,139		16,274		6,219		5,297					
Total restructured loans and leases		16,068		6,139		16,758		6,219		6,172					
30–89 days past due loans held for sale		0		0		0		0		0					
90+ days past due loans held for sale.....		0		0		0		0		0					
Nonaccrual loans held for sale		0		0		0		0		0					
Total past due and nonaccrual loans held for sale.....		0		0		0		0		0					
Restructured loans and leases in compliance		1,684		2,271		1,684		2,317		1,761					
Other real estate owned.....		1,034		1,354		1,034		1,455		1,482					
Other Assets															
30–89 days past due		0		0		0		0		0					
90+ days past due		0		0		0		0		0					
Nonaccrual.....		0		0		0		0		0					
Total other assets past due and nonaccrual.....		0		0		0		0		0					
Percent of Loans and Leases															
30–89 days past due loans and leases.....	0.23	0.32	40	0.49	0.33	76	0.17	0.32	35	0.56	0.39	76	0.41	0.31	68
90+ days past due loans and leases	0	0.10	33	0	0.11	31	0.01	0.10	30	0.01	0.12	30	0	0.03	15
Nonaccrual loans and leases.....	0.43	0.44	52	0.91	0.65	76	0.46	0.46	53	1.07	0.66	84	0.77	0.48	77
90+ days past due and nonaccrual loans and leases.....	0.43	0.59	40	0.92	0.82	66	0.47	0.62	40	1.08	0.85	73	0.77	0.54	74
30–89 days past due restructured.....	0	0.01	60	0	0.01	20	0	0.01	62	0	0.01	16	0.01	0	82
90+ days past due restructured	0	0	31	0	0	30	0	0	30	0	0.01	29	0	0	45
Nonaccrual restructured.....	0.15	0.10	74	0.06	0.13	39	0.16	0.10	74	0.06	0.13	36	0.08	0.07	64
30–89 days past due loans held for sale	0	0	39	0	0	41	0	0	40	0	0	38	0	0	47
90+ days past due loans held for sale.....	0	0	42	0	0	42	0	0	41	0	0	41	0	0	48
Nonaccrual loans held for sale	0	0	40	0	0	39	0	0	40	0	0.01	38	0	0	48
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.23	0.32	40	0.49	0.33	76	0.17	0.32	35	0.56	0.40	76	0.41	0.31	68
90+ days past due assets	0	0.10	31	0	0.11	29	0.01	0.10	28	0.01	0.12	28	0	0.03	15
Nonaccrual assets	0.43	0.45	52	0.91	0.66	74	0.46	0.47	53	1.07	0.67	82	0.77	0.48	77
30+ days past due and nonaccrual assets	0.66	0.94	40	1.40	1.18	71	0.64	0.97	35	1.64	1.29	75	1.18	0.87	73
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.34	0.35	60	0.75	0.50	80	0.37	0.36	61	0.88	0.52	86	0.60	0.39	77
90+ days past due and nonaccrual assets + other real estate owned	0.35	0.36	59	0.76	0.53	80	0.38	0.37	61	0.90	0.55	86	0.62	0.45	73
Restructured and Nonaccrual Loans and Leases															
+ OREO as Percent of:															
Total assets	0.36	0.41	54	0.77	0.58	74	0.39	0.41	57	0.91	0.60	81	0.65	0.56	63
Allowance for loan and lease losses	42.56	62.77	35	76.42	69.27	64	45.16	62.64	41	70.23	66.66	62	99.47	92.08	61
Equity capital + allowance for loan and lease losses	2.94	3.67	44	6.07	5.03	70	3.03	3.60	45	7.10	4.97	78	4.70	4.77	56
Tier 1 capital + allowance for loan and lease losses	3.65	4.23	51	7.87	5.96	70	3.92	4.30	52	9.34	6.05	80	6.57	5.30	68
Loans and leases + other real estate owned	0.46	0.69	35	0.95	0.97	54	0.49	0.71	40	1.11	0.97	65	0.83	0.78	60

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate	30–89 days past due.....	0.24	0.26	54	0.58	0.31	84	0.17	0.26	41	0.66	0.39	82	0.43	0.28	77
	90+ days past due	0	0.13	43	0	0.13	39	0.01	0.12	46	0.01	0.16	41	0	0.03	24
	Nonaccrual.....	0.41	0.51	51	1.01	0.76	74	0.45	0.52	53	1.08	0.76	78	0.68	0.45	80
Commercial and industrial	30–89 days past due.....	0.11	0.26	32	0.18	0.22	53	0.09	0.24	29	0.18	0.23	53	0.20	0.22	56
	90+ days past due	0	0.03	18	0	0.02	42	0	0.04	18	0.01	0.03	50	0	0.02	30
	Nonaccrual.....	0.66	0.53	68	0.57	0.69	48	0.59	0.57	64	1.10	0.75	75	1.63	0.74	84
Individuals	30–89 days past due.....	0.32	0.67	26	0.30	0.53	35	2.54	0.63	95	0.73	0.83	50	1.29	0.60	85
	90+ days past due	0	0.08	21	0	0.11	20	0	0.09	17	0	0.14	19	0	0.02	31
	Nonaccrual.....	0.26	0.16	75	0.37	0.22	75	0.35	0.17	81	0.34	0.28	69	0.13	0.12	65
Depository institution loans	30–89 days past due.....		0			0.01			0.01			0			0	
	90+ days past due		0			0			0			0			0	
	Nonaccrual.....		0.01			0			0			0			0	
Agricultural	30–89 days past due.....		0.16			0.17			0.07			0.17			0.10	
	90+ days past due		0			0			0			0			0	
	Nonaccrual.....		0.71			0.44			0.70			0.49			0.80	
Foreign governments	30–89 days past due.....		0			0.03			0.50			0				
	90+ days past due		0			0			0			0				
	Nonaccrual.....		0.23			0.04			0.15			0.09				
Other loans and leases	30–89 days past due.....	0	0.13	17	0	0.13	16	0	0.12	16	0	0.18	15	0	0.28	23
	90+ days past due	0	0.01	34	0	0.01	34	0	0.01	34	0	0.01	33	0	0	40
	Nonaccrual.....	0	0.08	22	0	0.15	19	0	0.09	21	0	0.15	19	0	0.04	37

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Memoranda																
1–4 family	30–89 days past due	0.46	0.44	59	0.78	0.47	78	0.57	0.46	69	1.21	0.65	84	1.22	0.53	89
	90+ days past due	0.02	0.25	53	0.02	0.28	48	0.03	0.24	55	0.03	0.33	49	0	0.05	28
	Nonaccrual	0.83	0.68	71	0.95	0.88	63	0.87	0.71	70	0.95	0.89	62	0.95	0.55	82
Revolving	30–89 days past due	0.34	0.27	62	0.51	0.31	77	0.34	0.28	61	1.30	0.48	90	0.45	0.36	65
	90+ days past due	0	0.03	34	0	0.03	32	0	0.02	35	0	0.03	30	0	0.01	37
	Nonaccrual	0.64	1.02	55	0.90	1.31	58	0.66	1.18	56	0.96	1.13	63	0.62	0.34	73
Closed-end	30–89 days past due	0.48	0.46	60	0.85	0.48	81	0.62	0.49	72	1.19	0.65	80	1.43	0.56	89
	90+ days past due	0.02	0.28	57	0.02	0.31	51	0.04	0.26	57	0.04	0.38	53	0	0.05	29
Junior lien	30–89 days past due	0.87	0.66	75	0.96	0.85	64	0.92	0.67	73	0.94	0.87	62	1.04	0.57	82
	Nonaccrual	0.03	0.01	89	0.09	0.01	96	0.10	0.01	96	0.09	0.02	96	0.15	0.02	96
	90+ days past due	0	0	36	0	0	35	0	0	36	0	0	32	0	0	41
	Nonaccrual	0.31	0.03	97	0.22	0.05	93	0.33	0.03	97	0.20	0.04	95	0.19	0.03	92
Commercial real estate	30–89 days past due	0.19	0.16	65	0.51	0.22	87	0.07	0.15	45	0.46	0.26	76	0.06	0.15	40
	90+ days past due	0	0.01	30	0	0.02	52	0	0.01	28	0	0.02	51	0	0.02	34
	Nonaccrual	0.30	0.37	51	1.04	0.62	81	0.33	0.38	55	1.14	0.62	81	0.56	0.34	75
Construction and development	30–89 days past due	0.69	0.19	87	0.49	0.22	80	0.17	0.17	73	0.26	0.28	62	0.26	0.20	75
	90+ days past due	0	0	38	0.01	0.01	79	0	0.01	38	0	0.01	35	0	0.01	43
	Nonaccrual	0.15	0.17	67	1.20	0.50	83	0.14	0.20	68	1.23	0.41	86	0.21	0.18	72
1–4 family	30–89 days past due	0.52	0.03	95	0.21	0.03	91	0.13	0.02	91	0.02	0.03	61	0.19	0.05	85
	90+ days past due	0	0	47	0	0	44	0	0	44	0	0	42	0	0	47
Other	30–89 days past due	0.08	0.02	88	0.11	0.02	90	0.05	0.01	83	0.13	0.03	90	0.09	0.01	88
	Nonaccrual	0.17	0.14	73	0.28	0.16	80	0.04	0.13	63	0.24	0.22	68	0.07	0.12	74
	90+ days past due	0	0	39	0.01	0	85	0	0	41	0	0	40	0	0	44
	Nonaccrual	0.07	0.14	63	1.09	0.43	84	0.09	0.16	67	1.10	0.35	86	0.12	0.14	69
Multifamily	30–89 days past due	0	0.06	29	0.78	0.08	96	0	0.07	27	2.69	0.09	98	0	0.03	38
	90+ days past due	0	0	46	0	0	45	0	0	46	0	0	45	0	0	46
	Nonaccrual	0	0.12	25	0.31	0.13	82	0.06	0.17	63	0.33	0.11	86	0	0.03	37
Nonfarm non-residential	30–89 days past due	0.07	0.13	45	0.49	0.20	83	0.04	0.13	41	0.34	0.23	71	0.01	0.13	22
	90+ days past due	0	0.01	34	0	0.02	27	0	0.01	31	0	0.02	56	0	0.02	37
	Nonaccrual	0.38	0.45	53	1.06	0.78	69	0.42	0.45	57	1.17	0.80	72	0.72	0.36	77
Owner Occupied	30–89 days past due	0.06	0.04	68	0.08	0.06	68	0.02	0.04	42	0.15	0.07	80	0.01	0.06	34
	90+ days past due	0	0	38	0	0	33	0	0	37	0	0	33	0	0.01	40
Other	30–89 days past due	0.16	0.17	54	0.19	0.32	40	0.20	0.17	56	0.26	0.27	51	0.14	0.19	47
	Nonaccrual	0.01	0.08	32	0.42	0.12	87	0.03	0.08	57	0.19	0.14	69	0	0.05	37
	90+ days past due	0	0.01	39	0	0.01	34	0	0	37	0	0.01	67	0	0.01	41
	Nonaccrual	0.21	0.24	60	0.87	0.40	83	0.23	0.23	65	0.91	0.44	80	0.58	0.14	89
Farmland	30–89 days past due	0	0.17	31	0	0.13	30	0	0.10	31	0	0.11	30	0	0.21	28
	90+ days past due	0	0	45	0	0.01	45	0	0	45	0	0	45	0	0.01	45
	Nonaccrual	0	0.67	21	0	1.14	20	0	0.69	23	0	1.13	19	0	1.06	24
Credit card	30–89 days past due		0.87			0.75			0.81			0.95			0.87	
	90+ days past due		0.45			0.56			0.45			0.63			0.18	
	Nonaccrual		0.12			0.10			0.10			0.05			0	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019										
Common Equity Tier 1 Capital															
Common stock plus related surplus	797,834	896,793	796,191	893,979	621,593										
Retained earnings	769,449	632,855	743,574	579,746	515,713										
Accumulated other comprehensive income (AOCI)	-69,271	-2,652	-8,539	18,705	-4,332										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	1,498,012	1,526,996	1,531,226	1,492,430	1,132,974										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	389,254	394,072	390,070	395,511	353,403										
Accumulated other comprehensive income-related adjustments	-69,272	-2,653	-8,538	18,704	-4,332										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	1,178,030	1,135,577	1,149,694	1,078,215	783,903										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	1,178,030	1,135,577	1,149,694	1,078,215	783,903										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	0	0	0	0	10,397										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	0	0	0	0	10,397										
Less: Additional tier 1 capital deductions	0	0	0	0	0										
Additional tier 1 capital	0	0	0	0	10,397										
Tier 1 Capital	1,178,030	1,135,577	1,149,694	1,078,215	794,300										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	375,000	224,759	175,000	224,862	201,894										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	89,104	95,378	84,114	116,898	56,134										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity					0										
Tier 2 capital before deductions	464,104	320,137	259,114	341,760	258,028										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	464,104	320,137	259,114	341,760	258,028										
Exited advanced approach tier 2 capital															
Total capital	1,642,134	1,455,714	1,408,808	1,419,975	1,052,328										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	12,585,193	12,816,843	12,803,074	12,485,981	8,542,837										
Less: Deductions from common equity tier 1 capital	389,253	394,072	390,070	395,511	353,403										
Less: Other deductions	0	0	0	0	0										
Total assets for leverage ratio	12,195,940	12,422,771	12,413,004	12,090,470	8,189,434										
Total risk-weighted assets	10,933,128	9,379,898	9,654,801	10,191,389	7,085,780										
Exited advanced approach total RWA															
Capital Ratios															
Common equity tier 1 capital, column A	10.77	12.18	29	12.11	12.54	48	11.91	12.37	45	10.58	12.35	25	11.06	12.50	31
Common equity tier 1 capital, column B	0	0.26	46	0	0.28	46	0	0.29	46	0	0.30	46	0	0	50
Tier 1 capital, column A	10.77	12.88	14	12.11	13.31	32	11.91	13.11	32	10.58	13.08	9	11.21	13.19	22
Tier 1 capital, column B	0	0.31	46	0	0.32	46	0	0.34	46	0	0.34	46	0	0	50
Total capital, column A	15.02	14.72	66	15.52	15.37	60	14.59	14.91	53	13.93	15.23	30	14.85	14.63	63
Total capital, column B	0	0.34	46	0	0.36	46	0	0.37	46	0	0.39	46	0	0	50
Tier 1 leverage	9.66	9.06	71	9.14	9.15	52	9.26	8.98	64	8.92	9.13	44	9.70	10.39	34
Supplementary leverage ratio, advanced approaches HCs		6.62			7.94			6.71			8.72				

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets		0			0			0			0			0			
Total property and casualty assets		0			0			0			0			0			
Reinsurance recoverables (P/C)																	
Total life and health assets		0			0			0			0			0			
Reinsurance recoverables (L/H)																	
Separate account assets (L/H)		0			0			0			0			0			
Total insurance underwriting equity		0			0			0			0			0			
Total property and casualty equity		0			0			0			0			0			
Total life and health equity		0			0			0			0			0			
Total insurance underwriting net income		0			0			0			0			0			
Total property and casualty		0			0			0			0			0			
Total life and health		0			0			0			0			0			
Claims and claims adjusted expense reserves (P/C)		0			0			0			0			0			
Unearned premiums (P/C)		0			0			0			0			0			
Policyholder benefit and contractholder funds (L/H)		0			0			0			0			0			
Separate account liabilities (L/H)		0			0			0			0			0			
Insurance activities revenue		2,115			2,153			7,017			6,795			6,612	-1.76	20.72	
Other insurance activities income		2,115			2,153			7,017			6,795			6,612	-1.76	20.72	
Insurance and reinsurance underwriting income		0			0			0			0			0			
Premiums		0			0			0			0			0			
Credit related insurance underwriting		0			0			0			0			0			
Other insurance underwriting		0			0			0			0			0			
Insurance benefits, losses, expenses		0			0			0			0			0			
Net assets of insurance underwriting subsidiaries		0			0			0			0			0			
Life insurance assets		148,323			127,566			147,528			126,886			113,172	16.27	57.92	

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019				
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct											
Analysis Ratios																	
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	40	0	0	40	0	0	39	0	0	48		
Insurance underwriting assets (P/C) / Total insurance underwriting assets	50.48			54.39			53.11			53.67			60				
Insurance underwriting assets (L/H) / Total insurance underwriting assets	49.52			45.61			46.89			46.33			40				
Separate account assets (L/H) / Total life assets	11.64			12.21			13.40			11.24			0				
Insurance activities revenue / Adjusted operating income	1.73	0.38	87	1.62	0.38	84	1.34	0.36	83	1.46	0.41	82	1.97	0.37	86		
Premium income / Insurance activities revenue	0	3.33	42	0	2.23	43	0	2.76	42	0	2.84	40	0	0.03	47		
Credit related premium income / Total premium income	37.50			33.33			32.99			38.23			100				
Other premium income / Total premium income	62.50			66.67			67.01			61.77			0				
Insurance underwriting net income / Consolidated net income	0	0.02	45	0	0.02	45	0	0.02	44	0	0.03	44	0	0	48		
Insurance net income (P/C) / Equity (P/C)	25.60			22.15			23.22			15.59			37.86				
Insurance net income (L/H) / Equity (L/H)	150.40			3.56			4.49			3.62							
Insurance benefits, losses, expenses / Insurance premiums	2,703.20			1,367.96			927.51			447.82			132.57				
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0.07			0.07			0.07			0				
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0			0			0				
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	44	0	0	49		
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	11.51	12.22	44	10.08	11	44	11.72	12	45	10.20	11.03	44	13.31	11.53	51		
Broker-Dealer Activities																	
Net assets of broker-dealer subsidiaries (\$000)	0			0			0			0			0			0	
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.46	37	0	0.50	37	0	0.46	37	0	0.75	37	0	0	49		

Foreign Activities

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	0	0	0	0	0
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	0	0	0	0	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Analysis Ratios															
Yield: Foreign loans		0.70			0.69			0.66			0.87				0
Cost: Interest-bearing deposits.....		0.14			0.13			0.14			0.42				2.53
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.72			0.37			0.20			5.18				
Commercial and industrial loans		1.62			1.94			0.79			0.64				2.35
Foreign governments and institutions		0			0			0			0				
Growth Rates															
Net loans and leases.....		10.28			-6.17			6.83			-2.40				-47.91
Total selected assets.....		17.19			-2.56			9.48			2.04				-25.04
Deposits		-5.48			2.95			0.73			3.46				2.53

Servicing, Securitization and Asset Sale Activities—Part 1

	Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Activity								
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets								
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Percent of Total Securitization Activities by Type					
Retained credit exposure.....					
1–4 family residential loans.....					
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans					
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	19.63	78.87	30.91	93.28	65.22
Dollar Amount in Thousands					
	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
					Percent Change
					1-Year 5-Year
30–89 Days Past Due Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commcial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 30–89 days past due securitized assets.....	0	0	0	0	0
90+ Days Past Due Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 90+ days past due securitized assets	0	0	0	0	0
Total past due securitized assets.....	0	0	0	0	0
Net Losses on Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total net losses on securitized assets.....	0	0	0	0	0

Servicing, Securitization and Asset Sale Activities—Part 3

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

	Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Operating Income								
Income from bank subsidiaries		20,007	17,635	189,279	74,622	43,151	13.45	214.72
Dividends		19,995	17,608	189,172	74,410	42,625	13.56	214.63
Interest		12	27	107	212	526	-55.56	500.00
Management and service fees		0	0	0	0	0	0	
Other income		0	0	0	0	0	0	
Income from nonbank subsidiaries		0	0	0	0	0	0	
Dividends		0	0	0	0	0	0	
Interest		0	0	0	0	0	0	
Management and service fees		0	0	0	0	0	0	
Other income		0	0	0	0	0	0	
Income from subsidiary holding companies								
Dividends								
Interest								
Management and service fees								
Other income								
Total income from subsidiaries		20,007	17,635	189,279	74,622	43,151	13.45	214.72
Securities gains (losses)		0	-1	-1	0	0		
Other operating income		1	81	328	720	567	-98.77	-99.28
Total operating income		20,008	17,715	189,606	75,342	43,718	12.94	208.05
Operating Expenses								
Personnel expenses		69	79	324	272	188	-12.66	155.56
Interest expense		2,238	2,118	6,765	9,028	3,141	5.67	
Other expenses		358	346	1,268	1,233	1,320	3.47	58.41
Provision for loan and lease losses		0	0	0	0	0		
Total operating expenses		2,665	2,543	8,357	10,533	4,649	4.80	953.36
Income (loss) before taxes		17,343	15,172	181,249	64,809	39,069	14.31	177.84
Applicable income taxes (credit)		-542	-483	-1,563	-1,988	-735		
Extraordinary items								
Income before undistributed income of subsidiaries		17,885	15,655	182,812	66,797	39,804	14.24	184.66
Equity in undistributed income of subsidiaries		26,050	59,809	52,295	30,156	76,629	-56.44	195.05
Bank subsidiaries		26,050	59,809	52,295	30,156	76,629	-56.44	195.05
Nonbank subsidiaries		0	0	0	0	0		
Subsidiary holding companies		0	0	0	0	0		
Net income (loss)		43,935	75,464	235,107	96,953	116,433	-41.78	190.73
Memoranda								
Bank net income		46,045	77,417	241,467	104,566	119,254	-40.52	203.25
Nonbank net income		0	0	0	0	0		
Subsidiary holding companies' net income		0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	03/31/2022	% of Total Assets	03/31/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		1,737,221	93.29	1,629,057	95.18	1,620,432	95.68	1,589,483	1,242,229	6.64	232.56
Common and preferred stock		1,737,221	93.29	1,629,057	95.18	1,620,432	95.68	1,589,483	1,242,229	6.64	232.56
Excess cost over fair value		0	0	0	0	0	0	0	0	0	0
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	0
Other receivables		0	0	0	0	0	0	0	0	0	0
Investment in nonbank subsidiaries		0	0	0	0	0	0	0	0	0	0
Common and preferred stock		0	0	0	0	0	0	0	0	0	0
Excess cost over fair value		0	0	0	0	0	0	0	0	0	0
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	0
Other receivables		0	0	0	0	0	0	0	0	0	0
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0	0	0
Common and preferred stock		0	0	0	0	0	0	0	0	0	0
Excess cost over fair value		0	0	0	0	0	0	0	0	0	0
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	0
Other receivables		0	0	0	0	0	0	0	0	0	0
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	0	0	0	0	0	0
Securities		0	0	7,583	0.44	0	0	9,925	10,430	-100.00	-100.00
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0	0	0
Cash and due from affiliated depository institution		120,478	6.47	69,996	4.09	69,038	4.08	63,943	90,361	72.12	966.65
Cash and due from unrelated depository institution		0	0	0	0	0	0	0	0	0	0
Premises, furnishings, fixtures and equipment		0	0	0	0	0	0	0	0	0	0
Intangible assets		1,292	0.07	1,292	0.08	1,292	0.08	1,292	1,292	0.00	0.00
Other assets		3,262	0.18	3,545	0.21	2,823	0.17	3,254	1,480	-7.98	2786.73
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0	0	0
Total assets		1,862,253	100.00	1,711,473	100.00	1,693,585	100.00	1,667,897	1,345,792	8.81	242.07
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0	0	0
Securities sold (repos)		0	0	0	0	0	0	0	0	0	0
Commercial paper		0	0	0	0	0	0	0	0	0	0
Other borrowings 1 year or less		0	0	0	0	0	0	0	0	0	0
Borrowings with maturity over 1 year		0	0	0	0	0	0	0	0	0	0
Subordinated notes and debentures		370,002	19.87	196,455	11.48	172,712	10.20	196,455	199,009	88.34	88.34
Other liabilities		3,341	0.18	3,324	0.19	1,194	0.07	1,487	3,412	0.51	2204.14
Balance due to subsidiaries and related institutions		0	0	0	0	0	0	0	10,397		
Total liabilities		373,343	20.05	199,779	11.67	173,906	10.27	197,942	212,818	86.88	257377.93
Equity Capital		1,488,910	79.95	1,511,694	88.33	1,519,679	89.73	1,469,955	1,132,974	-1.51	173.57
Perpetual preferred stock (income surplus)		0	0	0	0	0	0	0	0	0	0
Common stock		45,163	2.43	47,187	2.76	45,119	2.66	47,057	34,970	-4.29	88.73
Common surplus		752,671	40.42	849,606	49.64	751,072	44.35	846,922	586,623	-11.41	351.75
Retained earnings		760,347	40.83	617,553	36.08	732,027	43.22	557,271	515,713	23.12	111.65
Accumulated other comprehensive income		-69,271	-3.72	-2,652	-0.15	-8,539	-0.50	18,705	-4,332		
Other equity capital components		0	0	0	0	0	0	0	0	0	0
Total liabilities and equity capital		1,862,253	100.00	1,711,473	100.00	1,693,585	100.00	1,667,897	1,345,792	8.81	242.07
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0	0	0
Loans and advances from nonbank subsidiaries		0	0	0	0	0	0	0	10,397		
Notes payable to subsidiaries that issued TPS		0	0	0	0	0	0	0	10,397		
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0	0	0
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0	0	0
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0	0	0

Parent Company Analysis—Part 1

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Profitability															
Net income / Average equity capital	11.67	9.94	69	20.44	12.54	90	15.48	11.94	80	7.24	7.29	47	10.51	10.58	51
Bank net income / Average equity investment in banks	10.97	10.44	60	19.24	12.55	88	14.93	11.80	80	7.29	7.45	43	10.53	10.85	47
Nonbank net income / Average equity investment in nonbanks		11.36			12.53			13.12			9.75				12.07
Subsidiary HCs net income / Average equity investment in sub HCs		8.34			11.69			10.11			7.01				15.16
Bank net income / Parent net income	104.80	97.54	64	102.59	95.97	60	102.71	96.79	60	107.85	88.16	71	102.42	103.77	43
Nonbank net income / Parent net income	0	3.43	16	0	2.83	15	0	3.40	15	0	3.59	14	0	1.08	24
Subsidiary holding companies' net income / Parent net income		80.23			65.70			65.35			68.34				92.33
Leverage															
Total liabilities / Equity capital	25.07	16.87	77	13.22	17.74	50	11.44	16.81	46	13.47	20.06	50	18.78	9.66	79
Total debt / Equity capital	24.85	11.65	83	13	11.90	66	11.37	11.71	64	13.36	14.41	65	17.57	3.93	93
Total debt + notes payable to subs that issued TPS / Equity capital	24.85	13.71	82	13	14.30	55	11.37	13.63	51	13.36	16.67	56	18.48	7.99	81
Total debt + Loans guaranteed for affiliate / Equity capital	24.85	11.72	83	13	12.02	65	11.37	11.77	63	13.36	14.68	64	17.57	3.97	93
Total debt / Equity capital – excess over fair value	24.85	11.75	82	13	12	66	11.37	11.81	64	13.36	14.52	65	17.57	3.93	93
Long-term debt / Equity capital	24.85	11.08	84	13	11.33	67	11.37	10.95	64	13.36	13.56	65	17.57	3.86	93
Short-term debt / Equity capital	0	0.49	40	0	0.52	41	0	0.57	38	0	0.77	38	0	0.01	46
Current portion of long-term debt / Equity capital	0	0.08	42	0	0.04	41	0	0.06	41	0	0.06	40	0	0	47
Excess cost over fair value / Equity capital	0	0.07	41	0	0.10	40	0	0.05	41	0	0.08	39	0	0	46
Long-term debt / Consolidated long-term debt	100	40.81	96	86.53	35.48	90	100	39.86	95	52.24	34.67	67	33.79	14.37	76
Double Leverage															
Equity investment in subs / Equity capital	116.68	103.47	91	107.76	102.85	76	106.63	103.22	73	108.13	102.81	79	109.64	104.21	72
Total investment in subs / Equity capital	116.68	108.45	84	107.76	108.21	66	106.63	108.40	59	108.13	110.16	65	109.64	104.48	72
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	1.41	0.38	84	0.39	0.22	66	0.43	0.29	65	1.23	0.47	79	0.94	0.44	71
Equity investment in subs – equity cap / Net income-div (X)	2.19	1.31	76	0.49	0.74	48	0.58	1.05	46	2.73	1.82	75	1.47	1.47	64
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	112.95	129.62	49	102.67	111.20	49	276.42	152.85	88	121.43	136.59	48	94.53	153.39	23
Cash from ops + noncash items + op expense / Op expense + dividend	-720.68	125.04	1	169.94	98.58	80	290.15	154.48	89	112.21	147.24	38	101.03	152.31	27
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	384.57	98.29	94	121.59	85.35	67	103.79	98.54	58	64.35	134.08	11	242.64	105.99	95
Pretax operating income + interest expense / Interest expense	874.93	2,251.18	44	816.34	1,142.88	53	2,779.22	1,835.33	76	817.87	2,016.32	42	1,343.84	17,211.14	53
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	874.93	1,728.15	45	816.34	1,357.31	51	2,779.22	1,770.77	76	810.24	1,539.23	44	1,149.68	2,481.22	57
Dividends + interest from subsidiaries / Interest expense + dividends	112.07	145.40	48	101.94	117.86	46	282.02	174.12	81	119.97	150.43	42	95.02	196.13	15
Fees + other income from subsidiaries / Salary + other expenses	0	9.52	34	0	13.36	34	0	11.92	32	0	13.95	31	0	3.91	38
Net income / Current part of long-term debt + preferred dividends (X)		20.52			33.13			47.61			35.64				71.69
Other Ratios															
Net assets that reprice within 1 year / Total assets	0	3.42	23	0	3.97	23	0	3.44	25	0	3.85	24	0	1.59	31
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.24			0.05			0.17			0.10				0
Nonaccrual		0.75			1.22			0.92			1.03				8.16
Total		1			1.27			1.09			1.13				8.16
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.02	47	0	0.03	47	0	0.02	46	0	0.05	46	0	0	49
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	50
Total	0	0.02	47	0	0.03	47	0	0.02	46	0	0.05	46	0	0	49
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0	1.70	15	0	1.80	15	0	1.76	16	0	2.66	14	0	0.13	29
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	49	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets	0	0.05	40	0	0.07	40	0	0.06	40	0	0.08	38	0	0	49

Parent Company Analysis—Part 2

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	87.31	64.91	69	96.98	74.87	69	33.01	66.37	23	79.61	81.10	58	106.20	65.39	88
Dividends declared / Net income	35.54	33.46	54	20.12	23.13	39	25.67	28.27	46	54.85	42.29	69	36.31	25.65	67
Net income – dividends / Average equity.....	7.52	6.76	61	16.32	9.52	86	11.51	8.62	77	3.27	4.14	37	6.69	7.61	36
Percent of Dividends Paid															
Dividends from bank subsidiaries	128.05	124.34	55	115.98	101.14	58	313.45	155.92	83	139.93	132.17	56	100.84	160.93	24
Dividends from nonbank subsidiaries	0	1.65	31	0	3.28	30	0	4.90	22	0	3.41	23	0	2.59	28
Dividends from subsidiary holding companies.....	0	3.24	45	0	4.75	46	0	5.91	45	0	4.85	44	0	0	48
Dividends from all subsidiaries	128.05	153.16	47	115.98	128.99	51	313.45	203.53	79	139.93	174.85	46	100.84	209.89	18
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	43.42	43.39	48	22.74	30.63	43	78.34	45.96	80	71.16	60.28	61	35.74	45.88	38
Interest income from bank subsidiaries.....	0.03	0.15	66	0.03	0.12	67	0.04	0.11	70	0.20	0.36	66	0.44	0.09	87
Management and service fees from bank subsidiaries	0	0.75	39	0	1.08	36	0	0.88	38	0	1.47	37	0	0.47	43
Other income from bank subsidiaries.....	0	0	48	0	0	47	0	0	47	0	0	46	0	0	46
Operating income from bank subsidiaries	43.45	49.34	46	22.78	33.49	40	78.39	51.33	76	71.36	62.88	57	36.18	48.40	37
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries		31.46			47.24			62.63			56.39			76.61	
Interest income from nonbank subsidiaries.....		2.20			2.80			2.44			7.38			0.91	
Management and service fees from nonbank subsidiaries		0.46			0.53			0.37			0.86			0.02	
Other income from nonbank subsidiaries.....		0.06			0.09			0.07			0.16			0.01	
Operating income from nonbank subsidiaries		39.06			69.48			87.22			79.84			83.73	
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		117.80			28.44			38.10			43.51			65.48	
Interest income from subsidiary holding companies		11.88			6.44			5.26			8.40			0	
Management and service fees from subsidiary holding companies.....		0.52			0.37			0.73			0.44			0	
Other income from subsidiary holding companies.....		-3.33			-1.46			-0.40			0.01			0	
Operating income from subsidiary holding companies.....		126.86			34.47			58.37			55.20			65.48	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	99.94	60.28	79	99.40	58.57	73	99.77	74.16	80	98.76	69.76	72	97.50	77.61	51
Interest income from bank subsidiaries.....	0.06	1.04	61	0.15	0.72	65	0.06	0.23	62	0.28	0.63	68	1.20	0.23	89
Management and service fees from bank subsidiaries	0	1.48	38	0	4.11	36	0	1.44	37	0	1.87	37	0	0.75	43
Other income from bank subsidiaries.....	0	0.01	46	0	0.02	46	0	0.02	46	0	0.04	45	0	0.01	46
Operating income from bank subsidiaries	100	73.91	78	99.55	71.70	67	99.83	83.13	74	99.04	82.20	63	98.70	94.06	41
Dividends from nonbank subsidiaries	0	4.30	30	0	5.32	29	0	3.07	21	0	1.95	23	0	1.13	29
Interest income from nonbank subsidiaries.....	0	0.21	40	0	0.82	37	0	0.18	36	0	0.73	36	0	0	45
Management and service fees from nonbank subsidiaries	0	0.01	43	0	0.05	42	0	0.01	42	0	0.02	42	0	0	48
Other income from nonbank subsidiaries.....	0	0	48	0	0.01	47	0	0.01	45	0	0.01	46	0	0	47
Operating income from nonbank subsidiaries	0	6.88	25	0	10.59	21	0	4.67	14	0	4.70	16	0	1.56	25
Dividends from subsidiary holding companies.....	0	1.52	46	0	1.03	46	0	2.10	45	0	2.53	44	0	0	47
Interest income from subsidiary holding companies	0	0.01	46	0	0.13	45	0	0.01	45	0	0.11	44	0	0	49
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	50
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	49
Operating income from subsidiary holding companies.....	0	3.73	44	0	2.35	44	0	3.91	43	0	4.56	42	0	0	47
Loans and advances from subsidiaries / Short term debt.....		225.56			142.34			158.10			135.13			1,178.56	
Loans and advances from subsidiaries / Total debt	0	28.43	14	0	29.59	12	0	26.38	13	0	27.08	12	5.22	70.71	32